

EXPOSURE REPORTING TIPS AND TRICKS

Navigating the Underwriting Affirmation process and Exposure Reporting.

EXPOSURE SCHEDULES

UTAH COUNTIES
REGISTRY TOOL

[ATV/UTV](#) [Construction](#) [Drones](#) [Exposures](#) [Mobile Equipment](#) [Motorcycles](#) [Payroll](#) [Properties](#) [Snowmobiles](#)

[Trailers](#) [Vehicles](#) [Watercraft](#) [Logout](#)

- **ATV/UTV**- *New Road Licensed* question.

ATV/UTV

Is ATV or UTV Road-Licensed? Yes ☒ No ☐

Please add the ATV/UTV to the Vehicle Schedule

| | |
|-------------------------|------|
| Member | BEA |
| Make | |
| Model | |
| Year | |
| Serial Number/ID Number | |
| Leased or Owned | None |
| Purchase Price | |
| Department | |
| Code | |

Add

EXPOSURE SCHEDULES

- **CONSTRUCTION**- Contact UCIP prior to bid and construction process. Most construction projects will require a Builders Risk Policy.

Construction

| | |
|-------------------------------------|---------------|
| Member | BEA |
| Building Use | Please Select |
| Owner of project | Please Select |
| Project Type | Please Select |
| Location Name | |
| Address | |
| Construction Period | |
| Construction Type | Please Select |
| Roof Type | Please Select |
| Stories | |
| Square Feet | |
| Funding Source | |
| Estimated Construction Cost | |
| Project Stage | Please Select |
| Contact Information Project Manager | |
| Contact Information Architect | |
| AIA or Other Construction Contracts | Upload a file |
| Builder's Risk Certificate | Upload a file |
| Construction Budget | Upload a file |
| Construction Schedule | Upload a file |
| Rendering | Upload a file |
| Site Plan | Upload a file |
| Add | |

EXPOSURE SCHEDULES

- **DRONES** – 2022 & 2023 FAA Changes.

- Current FAA rules outline two ways for public entities to fly a drone:
- The small UAS rule (Part 107) allows operators to obtain a pilot certification and drone registration with the FAA, permitting them to operate drones under 55 pounds, below 400 feet above ground level, in visual line of site operation only, no flying over people or vehicles, no flying at night, no operations from a vehicle, minimum weather visibility, and restrictions near certain airspace, among additional restrictions.
- Under a Certificate of Authorization (COA) permit granted by the FAA that waives many of the above requirements. A COA permit is particularly useful for law enforcement or search and rescue operations.
- The FAA recently announced regulatory changes taking effect April 21, 2021. There are two new rules: the Remote ID rule and the Operations Over People/Vehicles and at Night Rule.
- Under the Remote ID rule, all drones will be required to have a remote identification device that broadcasts the drone's ID, location and altitude, velocity, control station location and elevation, time mark, and even emergency status. Drone manufacturers must comply by September 16, 2022 and drone operators/pilots must comply by September 16, 2023. These changes should reduce the likelihood of unauthorized drone usage in the future. However, the risk of access points may rise for terrorism, hijacking, or masking data/ID's.
- The Operation Over People/Vehicles and at Night Rule loosens the two rules currently required by Part 107, the small UAS rule. This change allows for certain sized drones to operate over people/vehicles and at night. More requirements and restrictions must be met by the FAA for larger drones. This change will increase the use of drones over people/vehicles at night by those operating under Part 107 requirements, which are less stringent. More law enforcement may try to fly under Part 107 versus obtaining a COA, resulting in an increase in incidents.
- If counties are utilizing drones, they should have the operators closely review the new FAA rules to determine what policy or procedure changes are necessary. These changes may be different by department depending on their use. Full rules can be found here: <https://www.faa.gov/uas/>.

EXPOSURE SCHEDULES

- **EXPOSURES-** *Law Enforcement and Corrections* clarification. *Governing Body Full or Part-Time* questions.

Liability Exposures

Export All

Export

| | |
|---|-----|
| Member | WC9 |
| Population | |
| All Employees (Including Law Enforcement and Corrections) | |
| → All Law Enforcement and Corrections Employees | |
| <div>Law Enforcement, Jailors, Bailiffs, Dispatchers, Youth Center Attendants.</div> Full Time Employees (Including Enforcement and Corrections) | |
| Full Time Law Enforcement and Corrections Employees | |
| → Governing Body (Full-Time) | |
| Governing Body (Part-Time) | 3 |

EXPOSURE SCHEDULES

- **PAYROLL (ESTIMATED 2022)**- Underwriting Affirmation Checklist: Enter projected payroll for coming year. Payroll is a significant factor used to determine workers comp premiums. WCF Insurance performs premium audit the following March to finalize workers comp rate from prior policy year.

Payroll

[Payroll Reporting Guide](#)

Export AllExport

| | |
|--|-----|
| Member | WC9 |
| Class Code 5509 (Road) | 0 |
| Class Code 7710 (Firefighters) | 0 |
| Class Code 7711 (Firefighters-Volunteer) | 0 |
| Class Code 8810 (Clerical) | 0 |
| Class Code 9416 (County minus Emergency) | 0 |
| Emergency (EMTs, Law Enforcement) | 0 |
| Total | 0 |

Add Class Code

Submit

EXPOSURE SCHEDULES

- **PROPERTIES**- New coverage hover links and property appraisal page.

Properties

| | |
|-------------------------|---|
| Member | BEA |
| Unique Location Number | |
| Longitude | |
| Latitude | |
| Location Name | |
| Address | |
| City | |
| County | |
| State | |
| Postal Code | |
| Building \$ | |
| Value Affirmed As | Please Select |
| Contents \$ | |
| EDP \$ | |
| Fine Arts \$ | |
| | Upload Fine Art document... Choose File no file selected |
| Misc \$ | |
| Property in the Open \$ | |
| Total\$ | 0 |

EXPOSURE SCHEDULES

- VEHICLES-
- New Field: *Permanently Attached Equipment Price*. (Examples include Emergency Vehicle Light Bar, Push Bar/Grille Guard/Window Barrier Bars, Winch, Etc.)
- New Field: *Loss Payee/Lienholder*
- *Modified Field: Leased or Owned*

Vehicles

| | |
|----------------------|---------------|
| Member | BEA |
| Make | |
| Model | |
| Year | |
| Department | |
| VIN Number | |
| Leased or Owned | None |
| Purchase Price | |
| Category | Please Select |
| Plate Number | |
| Unit Number | |
| Code | |
| <button>Add</button> | |

EXPOSURE SCHEDULES

(NO CHANGES)

- MOBILE EQUIPMENT
- MOTORCYCLES
- SNOWMOBILES
- TRAILERS
- WATERCRAFT

UNDERWRITING AFFIRMATION

DUE ON OR BEFORE JUNE 30, 2021

County » Underwriting Affirmation

On this _____ day of _____, 2021, I, Risk Coordinator, being appointed by the County Governing Board as the Member County Risk Coordinator, affirm that all member exposure information has been reviewed and updated with all appropriate Department Heads and that the information and schedules reported to the Utah Counties Indemnity Pool is complete and accurate.

DATED this ____ day of _____, 2021

Risk Coordinator
County

Before submitting your Affirmation, please review your online schedules to ensure all applicable exposures are accurate and current:

- ☐ **ATV/UTV** Schedule
- ☐ **Construction** Schedule
- ☐ **Drones** Schedule
- ☐ **Exposures** Information
- ☐ **Mobile Equipment** Schedule
- ☐ **Motorcycles** Schedule
- ☐ **Payroll** (estimated 2022)
- ☐ **Properties** Schedule
- ☐ **Snowmobiles** Schedule
- ☐ **Trailers** Schedule
- ☐ **Vehicles** Schedule
- ☐ **Watercraft** Schedule
- ☐ **Workers Comp Provider** _____

Return completed/signed AFFIRMATION to:
Utah Counties Indemnity Pool
MAIL: 5397 S Vine Street, Murray, UT 84107-6757
OR EMAIL: mstevens@ucip.utah.gov
OR FAX: 435-608-4531
Questions: 801-307-2117

APPRAISAL PROCESS

1. UCIP Members with Scheduled Properties will be appraised once every five years.
2. Appraisal notification email will be sent to Risk Coordinator in February.
3. Notification email will include list of all properties scheduled for appraisal along with highlighted properties outlining buildings over 60 years old. If Reproduction Cost Coverage is requested, property must have Historical Reproduction appraisal.

○ ACTUAL CASH VALUE: the amount it would cost to repair or replace COVERED PROPERTY, on the date of loss, with material of like kind and quality, with proper deduction for obsolescence and physical depreciation.

○ REPLACEMENT COST: the amount it would cost to repair or replace COVERED PROPERTY, on the date of loss, with material of like kind and quality.

○ REPRODUCTION COST: defined as the cost to repair, rebuild or replace with material of like kind and quality compatible to those originally used, including the cost of skilled labor and/or authentic materials necessary to restore the property as nearly as possible to its original condition.

QUESTIONS:

Marty Stevens, Operations Specialist

Email: Mstevens@ucip.utah.gov

Office: (801) 307-2117

**UTAH
COUNTIES**
INDEMNITY POOL